

METHODS AND SYSTEMS FOR CHECK PROCESSING  
USING BLANK CHECKS AT A POINT-OF-SALE

ABSTRACT OF THE DISCLOSURE

**[0061]** A system is disclosed in which in one embodiment includes a point-of-sale terminal or cash register which is connected to a check imager, a MICR (magnetic ink character recognition) reader, biometric sensor, and a printer. The system integrates electronic check processing into retail operations such as items at a grocery checkout and allows customers to pay for goods or services with a blank check and without the need to without write out or sign the blank check. One embodiment of a method for check posting includes receiving and storing a transaction amount, checking account information from a blank check, an electronic image of a face of the blank check, and biometric information from an owner of the checking account such as an electronic image of a handwritten signature or fingerprint from an owner of the checking account. An electronic check posting transaction request may be generated from the transaction amount and the checking account information and forwarded for settlement.